

Information to identify the case:

Debtor 1	Jeremy F Victor	Social Security number or ITIN	xxx-xx-6956
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 20-23703-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jeremy F Victor
dba Victory Construction Management LLC

3/19/21

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jeremy F Victor
Debtor

Case No. 20-23703-CMG
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Mar 19, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 21, 2021:

Recip ID	Recipient Name and Address
db	+ Jeremy F Victor, 107 Meridian Dr, Brick, NJ 08724-3942
cr	+ Hudson Valley Federal Credit Union, 112 Delafield Street, Suite 200, Poughkeepsie, NY 12601-1752
519050710	+ American Education Services, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
519050711	+ American Education Services, Pob 61047, Harrisburg, PA 17106-1047
519050714	+ American Express, co Zwicker & Associates, PC, 80 Minuteman Road, Andover, MA 01810-1008
519050712	American Express, c/o Zwicker & Associates PC, 80 Minuteman Rd., Andover, MA 01810-1008
519050727	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
519050731	Flagstar Bank, PO Box 660263, Dallas, TX 75266-0263
519050729	Flagstar Bank, Route 17 North, Paramus, NJ
519050736	+ Monmouth University, 400 Cedar Ave., West Long Branch, NJ 07764-1898
519050738	+ Navient, Po Box 3229, Wilmington, DE 19804-0229
519050742	U.S. Bancorp, Cb Disputes, Saint Louis, MO 63166

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 19 2021 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Mar 19 2021 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519050713	EDI: AMEREXPR.COM	Mar 20 2021 00:38:00	American Express, PO Box 1270, Newark, NJ 07101-1270
519050716	+ EDI: AMEREXPR.COM	Mar 20 2021 00:38:00	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
519050715	+ EDI: AMEREXPR.COM	Mar 20 2021 00:38:00	Amex, P.o. Box 981537, El Paso, TX 79998-1537
519050720	EDI: CITICORP.COM	Mar 20 2021 00:38:00	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
519050723	+ EDI: CITICORP.COM	Mar 20 2021 00:38:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
519050721	+ EDI: CITICORP.COM	Mar 20 2021 00:38:00	Citibank, c/o Citicorp Credit Svcs, Attn: Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519050722	+ EDI: CITICORP.COM	Mar 20 2021 00:38:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
519050726	EDI: DISCOVER.COM	Mar 20 2021 00:38:00	Discover Financial, Pob 15316, Wilmington, DE 19850
519050733	EDI: CITICORP.COM	Mar 20 2021 00:38:00	Macy's, c/o Department Store National Bank, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
519050734	EDI: CITICORP.COM		

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		Mar 20 2021 00:38:00	Macy's, c/o Department Store National Bank, Po Box 8218, Mason, OH 45040
519050735	EDI: CITICORP.COM	Mar 20 2021 00:38:00	Macys, P.O. Box 183083, Columbus, OH 43218
519050724	EDI: DISCOVER.COM	Mar 20 2021 00:38:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
519050725	+ EDI: DISCOVER.COM	Mar 20 2021 00:38:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519050728	+ Email/Text: cashiering-administrationservices@flagstar.com	Mar 19 2021 21:14:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
519050730	+ Email/Text: cashiering-administrationservices@flagstar.com	Mar 19 2021 21:14:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
519050732	Email/Text: bankruptcy@hvfcu.org	Mar 19 2021 21:15:00	Hudson Valley Credit Union, PO Box 1071, Poughkeepsie, NY 12602-1071
519050717	EDI: JPMORGANCHASE	Mar 20 2021 00:38:00	Chase, c/o Cardmember Services, PO Box 1423, Charlotte, NC 28201-1423
519050718	EDI: JPMORGANCHASE	Mar 20 2021 00:38:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
519050719	EDI: JPMORGANCHASE	Mar 20 2021 00:38:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
519050737	+ EDI: NAVIENTFKASMSERV.COM	Mar 20 2021 00:38:00	Navient, Attn: Bankruptcy, Po Box 9640, Wiles-Barr, PA 18773-9640
519050739	+ EDI: RMSC.COM	Mar 20 2021 00:38:00	PPC, c/o Synch, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
519050740	+ EDI: RMSC.COM	Mar 20 2021 00:38:00	Synch/PPC, Po Box 965005, Orlando, FL 32896-5005
519050741	+ EDI: USBANKARS.COM	Mar 20 2021 00:38:00	U.S. Bancorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7014
519050745	+ EDI: WFFC.COM	Mar 20 2021 00:38:00	Wells Fargo Bank NA, Po Box 5185, Sioux Falls, SD 57117-5185
519050744	+ EDI: WFFC.COM	Mar 20 2021 00:38:00	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a, Des Moines, IA 50328-0001
519050746	EDI: WFFC.COM	Mar 20 2021 00:38:00	Wells Fargo Bank NA, Credit Bureau Dispute Resoluti, Des Moines, IA 50306
519050743	+ EDI: WFFC.COM	Mar 20 2021 00:38:00	Wells Fargo Bank NA, Mac F823f-02f, Po Box 10438, Des Moines, IA 50306-0438
519050747	EDI: WFFC.COM	Mar 20 2021 00:38:00	Wells Fargo Card Services, PO Box 77053, Minneapolis, MN 55480-7753

TOTAL: 30

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

User: admin

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 21, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2021 at the address(es) listed below:

Name	Email Address
Andrea Dobin	ecftrusteead@msbnj.com NJ55@ecfcbis.com
Denise E. Carlon	on behalf of Creditor FLAGSTAR BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H. Oliver, Jr.	on behalf of Debtor Jeremy F Victor courtdocs@oliverandlegg.com R59915@notify.bestcase.com

TOTAL: 4